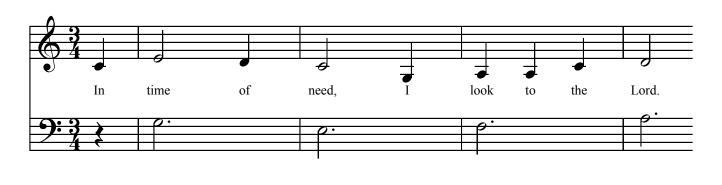
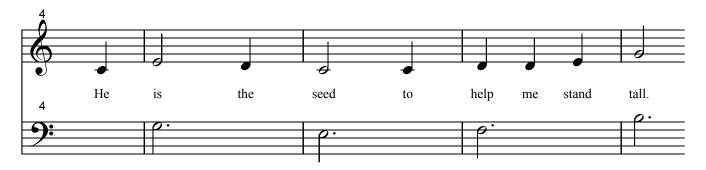
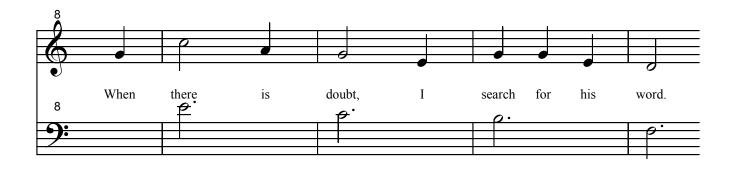
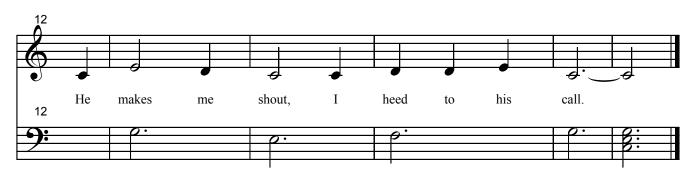
IN TIME OF NEED

James I. Morgan









1995 6/28/2004